

Thrift Industry Charge-Off Rates by Asset Types
Annualized Net Charge-Off Rates, Percent of Average Assets
Yearly Averages*

Asset Type	2002	2003	2004	2005	2006	Percent of Total Assets**
Cash, Deposits, Securities	0.016	0.013	0.040	0.042	0.003	5.8%
Mortgage Pool Securities	0.000	0.000	0.010	0.008	0.024	11.8%
Mortgage Loans	0.069	0.045	0.040	0.037	0.039	68.0%
Construction 1-4	0.183	0.088	0.067	0.072	0.029	1.3%
Construction Multifamily	0.048	0.078	0.073	0.081	-0.002	0.4%
Construction NonRes	0.007	0.418	0.104	0.039	0.051	0.4%
1-4 Dwelling Units	0.074	0.039	0.035	0.035	0.043	50.4%
1-4 Units - Revolving	0.042	0.052	0.040	0.040	0.047	6.1%
Multifamily	-0.002	0.007	0.013	0.013	-0.006	4.4%
Non-Residential	0.086	0.081	0.113	0.071	0.043	3.7%
Land	0.089	0.061	0.032	0.038	0.021	1.1%
Non-Mortgage Loans	1.966	2.292	2.085	2.009	1.993	8.7%
Commercial	2.125	1.247	1.387	1.470	1.433	2.9%
Consumer Lns on Deposit	0.071	0.048	0.128	0.064	0.162	0.0%
Home Improvement	0.548	1.245	0.111	0.070	7.161	0.0%
Education	0.086	0.137	0.052	0.034	0.012	0.1%
Auto	1.472	2.191	1.785	1.626	1.280	1.1%
Mfg Housing	1.246	0.907	2.374	2.489	1.370	0.1%
Consumer Other	2.134	1.381	0.883	0.952	1.022	1.8%
Credit Cards	3.679	6.489	4.851	4.362	4.340	2.6%
Total Loans	0.328	0.347	0.293	0.281	0.265	76.7%
Reposessed Assets	13.004	15.538	8.017	8.576	9.533	0.1%
Construction	3.217	8.652	2.853	3.152	19.536	0.0%
1-4 Dwelling Units	13.236	17.898	8.088	8.942	8.152	0.0%
Multifamily	5.346	9.322	6.508	6.890	5.341	0.0%
Non-Residential	4.857	9.407	12.200	12.692	2.393	0.0%
Land	5.005	1.579	2.571	2.795	-0.471	0.0%
Other	49.208	37.775	9.811	5.800	61.742	0.0%
Total Loans & Repo Assets	0.346	0.367	0.299	0.287	0.271	76.8%
RE Held for Investment	-0.027	0.776	0.062	0.028	-0.537	0.0%
Equity Investment	0.122	0.005	0.000	0.001	0.000	1.2%
Other Assets	0.073	0.046	0.043	0.042	0.065	4.1%

*Each quarter the net charge-off rate is calculated by dividing the net charge-offs for each asset type by its average balance. The rates for four quarters are then averaged. Institutions should use their own data for evaluating their credit loss allowances, not these net charge-off rates. The current year shows the average over the latest four quarters.

** Based on the most recent quarter's average assets .

Thrift Industry Charge-Off Rates by Asset Types
Annualized Net Charge-Off Rates, Percent of Average Assets
Four Quarter Average*, as of the First Quarter 2006

Asset Type	All Regions	Northeast	Southeast	Midwest	West
Cash, Deposits, Securities	0.003	-0.001	0.001	0.007	0.006
Mortgage Pool Securities	0.024	0.000	0.123	0.000	0.002
Mortgage Loans	0.039	0.033	0.069	0.045	0.030
Construction 1-4	0.029	0.056	0.151	-0.019	-0.067
Construction Multifamily	-0.002	-0.027	-0.015	0.058	-0.088
Construction NonRes	0.051	0.012	0.118	0.041	0.015
1-4 Dwelling Units	0.043	0.033	0.070	0.037	0.039
1-4 Units - Revolving	0.047	0.050	0.099	0.052	0.020
Multifamily	-0.006	0.015	-0.010	0.065	-0.015
Non-Residential	0.043	0.032	0.035	0.104	0.028
Land	0.021	0.064	0.012	0.010	0.003
Non-Mortgage Loans	1.993	1.442	2.148	1.102	2.775
Commercial	1.433	0.395	1.564	0.795	2.617
Consumer Lns on Deposit	0.162	0.081	0.646	0.006	-0.180
Home Improvement	7.161	10.929	-2.017	-0.086	2.177
Education	0.012	0.009	0.160	0.002	0.004
Auto	1.280	0.613	0.446	0.737	2.756
Mfg Housing	1.370	0.408	1.227	0.080	2.382
Consumer Other	1.022	1.244	1.386	0.647	0.367
Credit Cards	4.340	4.062	5.257	1.691	7.878
Total Loans	0.265	0.237	0.413	0.302	0.216
Reposessed Assets	9.533	22.157	6.116	3.699	10.440
Construction	19.536	2.507	3.336	11.788	67.391
1-4 Dwelling Units	8.152	4.397	7.697	4.946	10.005
Multifamily	5.341	33.987	0.988	2.073	0.000
Non-Residential	2.393	4.695	3.227	0.902	1.674
Land	-0.471	0.234	-0.503	-0.565	0.000
Other	61.742	165.009	15.870	3.541	32.137
Total Loans & Repo Assets	0.271	0.246	0.419	0.305	0.222
RE Held for Investment	-0.537	0.000	0.000	0.022	-2.270
Equity Investment	0.000	0.000	0.001	0.000	0.000
Other Assets	0.065	0.005	0.151	0.613	0.025

*Each quarter the net charge-off rate is calculated by dividing the net charge-offs for each asset type by its average balance. The four quarterly rates are then averaged. Institutions should use their own data for evaluating their credit loss allowances, not these net charge-off rates.

Thrift Industry Charge-Off Rates by Asset Types
Annualized Charge-Off Rates, Percent of Average Assets
Twelve Quarter Average*, as of the First Quarter 2006

Asset Type	All Regions	Northeast	Southeast	Midwest	West
Cash, Deposits, Securities	0.016	0.041	0.013	0.002	0.004
Mortgage Pool Securities	0.012	0.000	0.057	0.000	0.002
Mortgage Loans	0.040	0.039	0.058	0.073	0.030
Construction 1-4	0.058	0.047	0.140	0.053	0.000
Construction Multifamily	0.045	0.005	0.067	0.029	0.131
Construction NonRes	0.152	0.055	0.189	0.206	0.067
1-4 Dwelling Units	0.039	0.034	0.055	0.043	0.036
1-4 Units - Revolving	0.044	0.044	0.076	0.054	0.027
Multifamily	0.004	0.030	-0.002	0.086	-0.007
Non-Residential	0.074	0.072	0.052	0.194	0.015
Land	0.038	0.047	0.026	0.102	-0.006
Non-Mortgage Loans	2.086	1.791	2.831	1.019	2.268
Commercial	1.327	0.649	2.221	0.734	1.557
Consumer Lns on Deposit	0.088	0.044	0.247	0.019	0.019
Home Improvement	2.736	4.129	-0.608	0.415	2.607
Education	0.056	0.005	0.452	0.021	0.081
Auto	1.706	0.774	0.789	0.582	3.217
Mfg Housing	1.723	0.921	1.168	0.357	3.582
Consumer Other	1.077	1.170	1.354	0.592	0.772
Credit Cards	5.008	5.329	8.698	1.727	4.550
Total Loans	0.294	0.306	0.595	0.304	0.181
Reposessed Assets	10.386	11.052	9.397	4.124	13.654
Construction	10.516	1.587	2.504	5.502	31.890
1-4 Dwelling Units	10.478	3.386	9.622	4.099	14.322
Multifamily	6.925	19.666	7.250	2.790	14.044
Non-Residential	8.095	8.444	8.822	7.043	6.489
Land	1.251	1.781	0.968	1.537	1.832
Other	33.577	59.913	30.103	12.862	20.403
Total Loans & Repo Assets	0.303	0.312	0.609	0.310	0.192
RE Held for Investment	0.075	0.079	1.983	0.030	-0.733
Equity Investment	0.001	0.002	0.004	0.000	0.000
Other Assets	0.055	0.017	0.099	0.540	0.014

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